

**1990
ANNUAL
REPORT**



Saskatchewan
Housing
Corporation





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LETTER OF
TRANSMITTAL

Regina, Saskatchewan
April 25, 1991

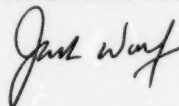
To Her Honour
The Honourable Sylvia O. Fedoruk, O.C., S.O.M.
Lieutenant Governor of Saskatchewan

Madam:

I have the honour to submit
herewith the annual report of the Saskatchewan Housing
Corporation for the period January 1st to December 31st, 1990
including financial statements for the year audited by Peat
Marwick Thorne and in a form approved by Treasury Board, all
in accordance with The Saskatchewan Housing Corporation Act.

I have the honour to be, Madam,

Your Obedient Servant.



Jack Wolfe
Minister Responsible for
Saskatchewan Housing Corporation

MINISTER'S
MESSAGE



The primary objective for the Saskatchewan Housing Corporation is the provision of affordable, quality housing for those households in Saskatchewan in need of assistance.

As Minister responsible, I am proud of the way the Corporation has worked in partnership with groups and individuals across Saskatchewan to ensure that the housing provided in their community meets the needs of those requiring assistance.

The growth and well being of people is an essential ingredient to creating secure and stable communities. To this end, we believe it is our responsibility to provide each community with an opportunity to identify its housing needs and propose their own functional, cost effective solutions to those needs. The Corporation's role is to simply assist in bringing these proposals to fruition.

Saskatchewan leads the nation in terms of its public housing programs. By working in partnership with the federal government and the private sector, we have improved the quality of life for low income seniors and families, as well as for those individuals with disabilities. The public housing stock has become a focus for supporting those in need not only with housing but with an opportunity to maintain their independence and to grow as individuals within their community.

The Corporation continues to work with housing authorities and non-profit organizations to enhance the management of the social housing portfolio. The dedication of these hundreds of volunteers who sit on local boards is evident in the success of the province's social housing program. These volunteers are committed to strengthening their communities by assisting their friends and neighbours.

I am confident that by working with the many talented, resourceful people across this province, we can continue to meet the housing challenges of the 90's.

Honourable Jack Wolfe

BOARD OF DIRECTORS

MISSION STATEMENT

To develop

and deliver

initiatives

improving the

affordability,

quality

and availability

of housing,

while providing

the best customer

service for

Saskatchewan

people

and

communities.



*Policy Sub Committee
L to R: (seated) Janice Poulin, Layne
Duke, (standing) Ken Burton,
Sheryl Kotelko*



*Land Sub Committee
L to R: Heather Orr,
John Hearn, Jack Hansen*



*Audit Sub Committee
L to R: Ken Burton, Donna
Lachapelle, Irene Leason*



*Research Sub Committee
L to R: Jack Hansen,
Ken Burton, Keith Hanson*

PRESIDENT'S MESSAGE



1990 was a year of accomplishment and challenge for the Corporation. As President, I am proud of the way in which the Corporation met these challenges while striving to improve the delivery of services to people in this province.

In order to provide suitable housing as cost effectively as possible for low income seniors, families and those with special needs, Sask Housing continued to promote and develop partnerships with communities and local groups in social housing. In addition to providing local communities with an opportunity to participate directly, our programs also provided spin-off benefits relating to construction and employment which has helped stabilize the local economy.

The Innovative Housing Program continued to be our major initiative in 1990. This program placed a greater emphasis on the re-use of existing properties through either leasing or redevelopment. In total, 456 units were committed in 1990 under the Federal/Provincial Program including over 300 through the Innovative Housing Program.

Some of the projects selected under this program in 1990 featured very imaginative rejuvenations. For example, in Regina, Martin Luther Manor Inc. sponsored the conversion of a forty-four suite apartment block into seniors housing. This project will feature a mix of private and public units integrated by an enhanced package of community services. In Saskatoon, the Mennonite Care Services Group, the Saskatoon YWCA and the Saskatoon Housing Authority teamed up to renovate an existing property for family housing. This family project will feature for the first time an enrichment package designed especially for families. In Moose Jaw, the Moose Jaw Non-profit Housing Corporation acquired existing housing in an inner city neighbourhood to rejuvenate into additional family housing.

The Corporation is also committed to improved portfolio management operations. In 1990, we continued to concentrate on energy conservation issues as well as improved use of the existing housing stock. In Carlyle, for example, a major energy retrofit included converting a twelve-year old family garden complex from electric baseboard heat to gas/hot water heat, while Caronport was the first community in Canada to be the recipient of relocated social housing units.

I take great pride in the housing authority system we have developed in Saskatchewan and in the wide variety of special programming available in communities around the province. I commend both the staff and volunteers involved with the housing authorities, non-profit groups and other agencies who have so ably worked with us in providing housing for those in need.

I would like to thank the Board of Directors and the Corporation's staff for their efforts in meeting the challenges of the past year. In 1991, Sask Housing will be facing a new challenge as we integrate with the newly created Department of Community Services. I know that staff will provide the same commitment to meeting the housing challenges of the future as they have in the past. I look forward to working with you in the year ahead.

A handwritten signature in dark ink, appearing to read 'R. Styles'.

R.W. Styles

SOCIAL HOUSING DELIVERY

OVERVIEW

The Saskatchewan

Housing Corporation

is committed to

providing quality,

affordable housing

for seniors, low

income families and

people with special

needs throughout

Saskatchewan. To achieve

this goal, Sask Housing

provides assistance both

through independent

provincial programs as

well as in partnership

with the federal government

through the Canada

Mortgage and Housing

Corporation, CMHC.





This 7 unit seniors' housing complex in Carrot River was renovated in 1990. Interior renovations include upgraded heating and installation of full bathrooms in each unit. Units were made handicap accessible and include 2 suites specifically designed for people with disabilities.

In 1990, the Corporation provided 456 units of social housing to clients in the province:

- 306 units were delivered through the Innovative Housing Program (non-profit, rent supplement)
- 48 units were directly delivered by Sask Housing (including relocation of units)
- 62 units were group homes
- 40 units were special care (nursing) homes.

SOCIAL HOUSING DELIVERY

INNOVATIVE HOUSING COMMUNITY	OWNER/SPONSOR	CLIENT	# UNITS
Regina	Martin Luther Manor Inc.	Senior	31
Regina	CS Housing Association Inc.	Family	36
Regina	YWCA of Regina	Family	20
Saskatoon	Mennonite Care Services Inc.	Family	53
Saskatoon	YWCA of Saskatoon	Family	30
Saskatoon	Saskatoon Family Housing	Family	24
Ft. Qu'Appelle	Town of Ft. Qu'Appelle	Senior	12
Moose Jaw	Moose Jaw Non-Profit Housing Corp.	Family	6
Warman	Town of Warman	Senior	12
Regina	Hi-Rise Developments Ltd.	Senior	8
Regina	Sofia House: Jack and Louise Sutherland	Family	2
Regina	Village Green Estates Ltd.	Family	11
Saskatoon	Remai Construction Co. (1971) Ltd.	Family	10
Saskatoon	Saskatoon Housing Authority	Family	9
Saskatoon	Saskatoon Housing Coalition Inc.	Single	5
Saskatoon	Remai Construction (1981) Inc./Haver	Family	8
Saskatoon	John Wolfe/Gordon Gloeden	Family	9
Humboldt	Humboldt Kinsmen Housing Corporation	Senior	3
Melfort	Remai Construction (1984) Inc.	Senior	2
Prince Albert	Prince Albert Housing Authority	Family	1
Yorkton	Border Holdings Inc.	Family	7
Yorkton	Remai Construction (1981) Ltd.	Family	7
Subtotal			306
DIRECT DELIVERY COMMUNITY	OWNER/SPONSOR	CLIENT	# UNITS
Caronport	Caronport Housing Association Inc.	Family	20
Dundurn	Town of Dundurn	Senior	6
Elrose	Town of Elrose	Senior	6
Limerick	Village of Limerick	Senior	2
Lipton	Village of Lipton	Senior	4
Luseland	Town of Luseland	Senior	4
Redvers	Town of Redvers	Senior	6
Subtotal			48
SPECIAL PURPOSE HOUSING - GROUP HOMES COMMUNITY	OWNER/SPONSOR		# UNITS
Estevan	Estevan Diversified Services Inc.		6
Hepburn	Shepherd's Villa Inc.		5
Herbert	Herbert Group Home Inc.		5
Kindersley	West Central Industries Inc.		6
Langenburg	Langenburg & District Activity Centre		5
Moose Jaw	Citizens All Association		6
Nipawin	Nipawin and District Services to the Handicapped Inc.		6
Shaunavon	Cypress Hills Ability Centres Inc.		6
Swift Current	Southwest Homes for the Handicapped		6
Wilkie	Greenhead Residential Services Inc.		5
Yorkton	Parkland Society for Aid to the Mentally Handicapped		6
Subtotal			62
SPECIAL PURPOSE HOUSING - SPECIAL CARE HOMES COMMUNITY	OWNER/SPONSOR		# UNITS
Porcupine Plain	Red Deer Nursing Home Inc.		15
St. Brieux	St. Brieux Spec Care Home Inc.		25
Subtotal			40
TOTAL			456

The Innovative Housing Program continued to be the major initiative in 1990. Introduced in 1987, it provides the private and non-profit sectors with an opportunity to address local community housing requirements by identifying needs, and proposing appropriate, cost effective solutions.

The program has recently placed an emphasis on renovation and the adaptive reuse of existing buildings. The resulting projects generate employment and thousands of dollars in economic benefits to local communities while making use of the present under utilized stock.

For example, the Timothy Gardens senior complex in Moose Jaw was completed in 1990. The old Eaton's department store has been converted into a 26 suite seniors complex featuring an auditorium, common kitchen (as well as kitchens in each suite), cafe, several craft rooms, a billiards room, a multipurpose room and courtyards on both residential floors.

Private property owners have also participated in Innovative Housing through the Rent Supplement Program. Under Rent Supplement, owners designate units for low income households and eligible tenants are then referred to them by the local housing authority. Rental subsidies are paid to the owner based on the difference between the approved market rent and the rent paid by the tenant at 25% of their gross income.

In contrast to the Innovative Housing Program which features sponsorship by non-profit organizations, the Direct Delivery Program does not involve sponsorship. In these cases, housing needs are identified by communities or social organizations and Sask Housing in partnership with CMHC delivers the housing units to the designated community. Many of these units incorporate enriched services.

Enriched programs and services vary from one community to another, depending upon need and community resources, but can include such things as upgraded safety and security systems, monitoring services, recreational activities, fitness classes, health care seminars, learning opportunities, spiritual counselling, heritage programs, gardening, tenant and transportation services.

Incorporating accessibility features into enriched units is an important aspect to helping people that are physically challenged maintain their independence. Many of the units feature ramps, guard rails, wider doors, counter-top appliances and lower counters.

Meeting the housing needs of the province's seniors continues to be of primary importance to the Corporation. Saskatchewan seniors account for 12.7 per cent of the population. To meet the needs of these people, Sask Housing continues to pursue the further development of enriched services which support seniors in their enjoyment of independent lifestyles.

The enriched housing concept for seniors is designed to maximize independent living through self-contained units. A major design feature in this type of housing is the common lounge area where seniors can gather for entertainment and companionship. The design also facilitates the delivery of volunteer community programs and services.



The Province's social housing projects are managed by community based housing authorities, staffed primarily by volunteers, and private non-profit groups. The dedication of these organizations, their staff and volunteers, to serving local needs is an essential element of the success of social housing programs.

The provision of Home Care, based on assessed need, continues to be an important service for our seniors. Home Care is provided through local Home Care Districts and is funded by Saskatchewan Health. In 1990 Sask Housing continued to improve its liaison with Saskatchewan Health and act on opportunities for greater coordination of housing and health services.

During 1990, Sask Housing worked with the Department of Social Services to develop group homes for people who are developmentally disabled. New construction projects included group homes in **Estevan**, sponsored by Estevan Diversified Services Inc.; **Hepburn**, sponsored by Shepherd's Villa Inc.; **Herbert**, sponsored by the Herbert Group Home Inc.; **Kindersley**, sponsored by West Central Industries Inc.; **Langenburg**, sponsored by Langenburg and District Activity Centre; **Moose Jaw**, sponsored by Citizens All Association; **Nipawin**, sponsored by Nipawin and District Services to the Handicapped Inc.; **Shaunavon**, sponsored by Cypress Hills Ability Centres Inc.; **Swift Current**, sponsored by Southwest Homes for the Handicapped; **Wilkie**, sponsored by Greenhead Residential Services Inc. and **Yorkton**, sponsored by the Parkland Society for Aid to the Mentally Handicapped.

The Corporation also continued to play an active role in the construction of new and replacement special care homes in Saskatchewan communities. Sask Housing provided technical advice and facilitated financing for a pair of these homes. In 1990, a nursing home at Porcupine Plain and a nursing home at St. Brieux were built for people who are unable to live independently and require long term assistance.

Sask Housing is committed to energy management within its inventory of social housing projects. Through improvement and repair projects, the Corporation is gradually retrofitting existing structures to meet new energy conservation standards.

Sask Housing also provides technical and managerial guidance to housing authorities interested in reducing energy consumption in their projects. This is accomplished through special energy audits, annual building inspections and technical bulletins.

INNOVATIVE HOUSING

The Innovative Housing Program was the first of its kind in Canada. Jointly funded by the federal and provincial governments, the program encourages non-profit community organizations, private developers, or a combination of the two, to work with government in developing imaginative, cost effective projects that will suit the unique needs of their communities.

Sask Housing believes community needs, resources and options are best brought together at the local level. The Innovative Housing program reflects this belief.

*"Converting a huge old
boarding school into a
modern apartment complex
was a journey in faith.
The happy part is, we were
able to cross all the hurdles."*

Sister Mel

- Resident & member of Board
of Directors, Cathedral Courts, Regina
(constructed in 1990)

With help from Sask Housing, a former girls' boarding school has been transformed into a modern condominium apartment building.

"We've maintained much of the building's original architecture, the dormer windows and high ceilings for example. But the rest is a totally modern building."

In 1990, a total of 306 units were delivered under this program. Two hundred and thirty-two units were delivered through non-profit sponsorship programs in Regina, Fort Qu'Appelle, Saskatoon, Moose Jaw, Humboldt and Warman. These projects included both family and seniors housing and varied from the re-use of older buildings to the construction of new buildings. Under the Innovative Housing program, 74 Rent Supplement units were designated by owners for low-income households. These units were allocated to Regina, Saskatoon, Melfort, Prince Albert and Yorkton. In each of these projects, non-profit sponsoring groups proposed enriched services which best suited the requirements of the tenants and capitalized on available resources.

Martin Luther Manor, for example, is a forty-four suite seniors apartment complex in Regina sponsored by Martin Luther Nursing Home Inc. Martin Luther plans to offer a combination of public and private units featuring optional support services, meals, banking/financial services and 24 hour emergency telephone service. As well, Martin Luther will offer community activities including recreation and social activities, a tenant newsletter, monitoring support, tour and travel programs and educational seminars. Martin Luther also plans to offer additional support services on a fee for service basis such as housecleaning, nursing care, companions, handyman and hair-dressing.

Fort Qu'Appelle, one of the first communities ever to participate in a service enriched housing project, elected to build a new twelve unit building close to services in the community. Their enriched programs will reflect the needs of their tenants.

Laurier Village in Saskatoon is an excellent example of an enriched family project. It is a 107 unit rejuvenation project sponsored by Mennonite Care Services, the Saskatoon YWCA and the Saskatoon Housing Authority. The sponsors plan to direct their programming toward holistic, tenant-driven activities which support personal growth and strengthen families. Child and family support programs are planned as well as a range of personal and skill development courses. The YWCA and Mennonite Care Services will provide staff and volunteer resources to facilitate programming.

DIRECT DELIVERY

In 1990, Sask Housing directly delivered a total of 48 units to various communities. Twenty units were designated for family housing at Caronport and twenty-eight units of enriched seniors housing were designated for Dundurn, Elrose, Limerick, Lipton, Luseland and Redvers. All senior units are handicapped accessible and some projects feature suites which have been modified to accommodate people with disabilities. The towns of Limerick and Caronport were designated to receive relocation units.

The rejuvenation of existing housing stock is critical to the cost effective delivery of social housing in Saskatchewan. To that end, the Corporation has successfully relocated units from one town to another. Relocation is an economically viable alternative to building new units.

*"Our home is designed to
accommodate the needs of
seniors and people who
are physically challenged."*

Kelly Eklund

Manager & Caretaker,
Tompkins Seniors' Enriched Housing
Complex (completed in 1990)

Through the enriched housing concept, Sask Housing is working to maximize independent living through self-contained units in communities across the province.

"Our complex incorporates features like wide hallways, safety railings and lower countertops in kitchens. One gentleman moved here from Maple Creek, and now he's close to his family in Tompkins."

WORKING WITH THE COMMUNITY

"Through the

Innovative Housing Program,

we were able to purchase

and renovate Weber House

to suit our needs."

Brandon Little

- Executive Director,
Saskatoon Housing Coalition, Inc.
(constructed in 1990)

✓ The Innovative Housing Program enables communities to address unique housing needs on a local level. For the Saskatoon Housing Coalition, that meant buying a house they had originally rented. "The process was complicated, but the people at Sask Housing made it work for us. Today, Weber House provides residential accommodation and support services for people recovering from mental illness."

"Pine Ridge Manor

is a big, beautiful, six-bedroom

house that is part of

our supportive independent

living program for mentally

handicapped people."

Dave Ratslav

- Administrator,
Meno Home, Waldheim
(constructed in 1990)

Sask Housing is committed to providing housing for people with special needs. "Sask Housing not only helped us build Pine Ridge, they helped us build it with quality. And the house is really working. We started with 24-hour staffing. Now we're down to 4½ hours a day, which means our tenants are gaining independence."

SPECIAL NEEDS HOUSING

Housing people with special needs is an important objective for Sask Housing. In 1990, the Corporation worked with the Department of Social Services to develop group homes in Estevan, Hepburn, Herbert, Kindersley, Langenburg, Moose Jaw, Nipawin, Shaunavon, Swift Current, Wilkie and Yorkton for people who are developmentally disabled.

Group homes are large five or six bedroom houses designed to integrate with the neighbourhood through the use of similar housing designs.

For some developmentally disabled people, these homes provide an opportunity to move from an institution to a home environment. For others, group homes provide an opportunity to live as close to home as possible and a chance to participate in the life of the community by becoming involved in social and recreational activities.

Staff supervise the homes 24 hours a day. Depending on ability and desire, residents enjoy hobbies or participate in training courses focussing on basic life skills. Programs are tailored to individual needs.

Group homes are generally built from a basic set of plans which have evolved over the years in response to the needs of the occupants.

During the consultation process, members of the community often become involved in the design elements. If the community wishes to incorporate special features in the design of a particular group home, such as a therapeutic tub, alterations are made in the design to incorporate the feature. The community then plans fund raising projects or seeks sponsorship to cover the expense of the special feature.

The Corporation also worked closely with the Department of Health to provide special care facilities for people unable to live independently. In 1990, new special care (nursing) units were built in St. Brieux and Porcupine Plain.

NORTHERN HOUSING

The Corporation continues in its efforts to enrich life in northern Saskatchewan by becoming involved in northern community initiatives. To increase local involvement in the management of subsidized housing, the Corporation began working with northern communities to transfer management to local administrative bodies and housing authorities. Nine northern housing authorities now manage 157 senior and family housing units. Thirty-eight rural units have also shifted over to management by the local housing authorities.

To enable us to address more of the unique concerns of northern people, Sask Housing expanded its northern field worker network to include full-time and part-time workers. These people, based in local communities, serve as a liaison between northern residents and Sask Housing. In addition, they provide counselling in home maintenance and budgeting for the tenants.

As of December 31, 1990, 2901 housing units were administered under the Rural and Native Housing Program, RNH. This figure includes 1343 units administered north of Prince Albert.

Throughout the year, a number of public meetings and private individual counselling sessions were offered to occupants of Rural and Native Housing, by field worker staff and mortgage and property administrators. At these meetings mortgage and lease agreements, home maintenance and payment structure were discussed. In 1990 meetings were held in Sandy Bay, Pelican Narrows, Turner Lake, Michel Village, Cumberland House, Palmbere Lake and Prince Albert.

Sask Housing also held six public consultation meetings as part of CMHC's national evaluation of the RNH program. In conjunction with the Department of Urban Affairs, the Corporation held a further 12 municipal meetings to discuss local housing issues and initiatives.

By working in partnership with municipalities, councils, non-profit groups and the business community, Sask Housing has been able to continue with the provision of affordable housing for northern residents.

A good example of this partnership with the community is McKenzie Point. In 1990, nine Rural Housing units at McKenzie Point, a residential subdivision in the Town of LaRonge, were rejuvenated as a result of local community initiative.

The project involved the combined efforts of the Town of LaRonge, the LaRonge Parks and Recreation Department, the LaRonge Housing Authority, and the Saskatchewan Housing Corporation. Upgrading included the installation of water and sewer holding tanks which brought the units up to local community standards and made the complex a more desirable place to raise a family. Rejuvenations also included landscaping the area. The landscaping, which greatly enhanced the subdivision's appearance, was the result of a cooperative effort. Sask Housing and CMHC donated two vacant residential lots to the community to help landscape the area and create a small playground. In exchange, the community donated both labour and materials.

Once rejuvenations were complete, the LaRonge Housing Authority assumed responsibility for the day to day administration and operation of the units.

The community has benefitted from this rejuvenation in several ways. It has gained an improved neighbourhood, met the needs of low income families that require housing, and provided economic benefits to local businesses through a public tendering process.

Sask Housing rejuvenation projects have meant work for northerners. In an effort to enhance northern economic activity, Sask Housing introduced a scaled down tendering process in which houses were tendered individually rather than on a large project basis. This procedure proved to be successful and 76% of the repair work in the north was done by firms based north of Prince Albert.

"Sask Housing helped us

renovate an abandoned

seniors' home. We're already

taking applications for residents."

Laurence Corrigan

- Manager,

Ile a la Crosse Housing Authority
(constructed in 1990)

SHC is working with community organizations in the north to develop local housing initiatives. By putting the emphasis on renovation of existing buildings, smaller communities are able to provide cost-effective housing.



This 8 unit seniors' housing complex in Ile a la Crosse is under renovation. Interior renovations include the installation of full bathrooms in each unit. The units will be handicap accessible and include 2 suites specifically designed for people with disabilities.

HOUSING AUTHORITIES

Two hundred and eighty three local housing authorities throughout Saskatchewan are responsible for the management of public housing in their communities.

Local housing authorities are formed when a housing need in a community has been identified and a public non-profit project has been approved by Sask Housing. Federal, provincial and municipal representatives then appoint a volunteer board of directors from the community and the housing authority begins operations as an agent of the Sask Housing Corporation.

Sask Housing, through its offices in Regina, Saskatoon and Prince Albert, maintains responsibility for the overall supervision of social housing and provides the housing authorities with direction and assistance through conferences, workshops and various other informational and training sessions.

Housing authorities are responsible for the selection of social housing tenants (such as low-income seniors, families and disabled people) and ensuring efficient and fair administration of properties under their jurisdiction within the guidelines of the federal/provincial programs.

Housing authority managers are provided with training in entrance criteria for tenants, budgeting, supervising year end audits, management practices, maintenance requirements, counselling in educational and recreational activities and liaising with the local District Coordinating Committees to ensure tenants have access to proper health care.

The Housing Authorities also provide advice on the broad issue of public housing policy, identify the need for new projects and inform the local municipality of the demand for public housing. For example, following CMHC's release of a public housing consultation paper, a committee was formed to prepare a response to the paper. Housing authority managers also receive feedback from the community at conferences and workshops and implement policy changes through regular contact with housing inspectors and administrators.

Through this structure of decentralized government operations and the volunteer community based Housing Authorities, Sask Housing is able to provide a more responsible delivery system which meets the needs identified at the local community level. Evidence of the effectiveness was identified in a recent CMHC national public housing evaluation. According to CMHC's public housing survey, the condition of Saskatchewan's public housing projects meets all National Housing Act standards. Coupled with these high project maintenance standards are low operational costs.

For example Saskatchewan has the lowest per unit administration costs in Canada — over 25 per cent lower than the national average. In addition, the province operates its public housing portfolio with the lowest per unit operational costs in Canada and the second lowest per unit utilities and maintenance costs.



Housing Authority managers enjoy sharing experiences at conferences and workshops.



The combination of low maintenance costs and excellent project conditions are objective measures of the success of the housing authority system in Saskatchewan. As members of local communities, these housing authorities have a vested interest in keeping the projects in good condition. Their dedication and commitment enables Sask Housing to better meet the housing needs of the province's low and modest income seniors and families.

TENANT SERVICES CONSULTANT

During 1990, several communities benefited from our Housing Authority Tenant Services Consultant pilot project in southwest and west central Saskatchewan.

Two consultants were contracted to work with managers and boards of local housing authorities to implement new services and improve existing ones designed for seniors in enriched housing projects. The consultants concentrated on four areas necessary for independent living: health, monitoring, safety/security and recreation/social.

The intent of this program was not to deliver these services or duplicate existing ones, but to facilitate the implementation of these programs within public housing projects.

The program proved to be a success. A survey showed that there was an increase in service enrichments in 86 per cent of the communities involved in the program. In 1991, this program will be expanded to include the east side of the province.

SASKATCHEWAN HOUSING — HOUSING AUTHORITY CONFERENCE

In June, more than 950 delegates attended the biennial Housing Authority Conference sponsored by Sask Housing. The conference theme was "Housing for the '90s". Its focus was to meet the challenges and needs of public housing tenants in the future.

The speaker roster included housing authority board members, private property managers, marketing and public relations consultants and construction and repair experts. The conference served as a forum for people to exchange ideas and discuss issues of common concern.

Topics covered in workshops included success stories from housing authorities, resources for seniors, dealing with difficult people, management basics, housing authority responsibilities, public relations, "our aging century", do-it-yourself repairs and the maintenance of water heating systems.

WORKING WITH HEALTH

Sask Housing worked in co-operation with Saskatchewan Health in constructing or renovating special care homes throughout Saskatchewan.

*"Our support to tenant
associations has provided
more program variety,
and increased involvement
and independence of tenants."*

Nadine Parohl

- Tenant Service Consultant,
North Battleford

The Sask Housing Tenant Services Consultant is a pilot project designed to facilitate the implementation of independent living programs.

"In the communities I served, tenants were being informed of fire safety, consumer fraud and Neighbourhood Watch programs. We find that tenants are now taking more responsibility for their own well-being."

*"Participating in the McKenzie
Point Subdivision project was
a very rewarding experience,
especially when the units
were made available to
9 families in the community."*

Marie McGunigal

- Manager,
LaRonge Housing Authority
(constructed in 1990)

Sask Housing is developing partnerships in northern communities to address local housing needs. The McKenzie Point project in LaRonge illustrates the benefits of this unique partnership.

"The tenants take a great deal of pride in their new homes and landscaped yards. The settlement is truly a major part of the larger community."

"Finding housing has

traditionally been a

struggle for low income

households in our community.

Then Sask Housing and CMHC

helped us relocate 2 five-plexes

and 10 duplexes

from nearby communities."

Dr. John Barkman

- President,
Briercrest Schools, Caronport
(completed in 1990)

In partnership with CMHC, Sask Housing helped Caronport become the first community in Canada to receive relocated social housing units.

"I think the whole concept of moving empty buildings is good. They were just sitting idle, now they are being used."

A working committee of members from Saskatchewan Health and Sask Housing also met on a regular basis to deal with issues or initiatives affecting both organizations and their clients. In 1990, this committee developed a Continuum of Living Arrangements model for seniors which shows where various housing programs and services fit into a continuum. As well, the committee developed guidelines to help Housing Authorities and non-profit organizations develop and deliver meal programs. The committee is currently looking at the effectiveness of links between housing projects and care facilities and future directions for supportive living arrangements.

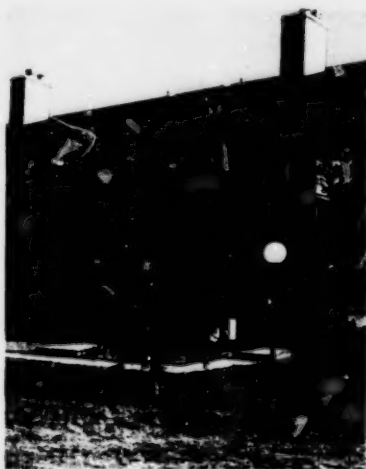
WORKING WITH SOCIAL SERVICES

In co-operation with Saskatchewan Social Services and non-profit sponsors, Sask Housing develops group homes for developmentally disabled adults. Design changes have improved over time as the result of innovations recommended by the sponsoring groups. The improvements have resulted in designs which better meet the needs of the people who live in the homes. Improvements include fully accessible homes, assisted bathing features, private rooms, built-in storage and recreation space. In addition, the homes have been designed to better blend in with the neighbourhood.

The Corporation also assists group home sponsors in avoiding some of the pitfalls of mortgage financing. It does so through a "turnkey" approach whereby Sask Housing invitationally tenders mortgage financing and facilitates National Housing Act insurance. Upon completion of the building, Sask Housing turns the home over to the sponsoring organization with a mortgage in place.



CORPORATE ACTIVITIES



In Carlyle, Sask Housing worked with the Carlyle Housing Authority to convert the heating system in this 12 suite family garden apartment from electric baseboard to gas hot-water heaters.

RESEARCH AND DEVELOPMENT PROGRAM

Sask Housing recognizes the importance of research and development initiatives to the housing industry and economic development in general. To ensure that research and development for housing is undertaken in Saskatchewan, the Corporation has introduced a research and development program referred to as Methods, Products and Ideas, MPI. The MPI program supports ideas that will reduce housing costs, increase the viability and competitiveness of the housing industry and improve the quality of housing for Saskatchewan people. MPI encourages ideas that address social issues related to housing, such as the safety of the family in the home and housing for seniors and disabled people.

Through the proposal call process, builders, manufacturers, consultants, developers, industry and non-profit groups, educational institutions or individuals may apply for research and development funding.

Eligible projects may focus on any area of housing industry activity, such as building design, construction technology, energy conservation, site and subdivision design, site servicing technology, residential building products or information technology.

In 1990, four successful proposals were selected from 23 submissions. They received grants of up to \$25,000. They include:

- an evaluation of the causes and movement of indoor air pollution and possible control measures;
- an industry-wide study of residential flooring problems;
- a study to explore alternative housing for the elderly; and
- a project to design, build and evaluate furniture for special care homes and seniors housing projects.

HOUSING FOR SASKATCHEWAN ELDERLY

In May, approximately 185 people, mostly seniors, attended the three-day conference for Saskatchewan Elderly sponsored by Sask Housing and CMHC. The conference, one of 12 held across Canada, addressed the future housing needs of seniors in Saskatchewan.

The purpose of the conference was to learn about seniors housing options and hear concerns or suggestions from seniors on their housing needs. The conference's scope included public and private market housing for seniors of all income levels.

Five workshops were held: Existing Housing Options, Trends in Housing, Developing Suitable and Affordable Housing, Creative Consultation — a Two-Way Street, and Maintaining Independence — The Challenge. Participants made 75 recommendations which were included in a published report on conference proceedings.

GOODS AND SERVICES TAX, GST

During the year, Sask Housing's GST Committee reviewed issues and identified necessary areas of preparation for implementing the GST on January 1, 1991. Working with the industry and housing authorities, Sask Housing also provided clients with information on the GST and its impact on the housing sector.

REGIONAL OFFICES

Sask Housing operates two regional offices — one in Saskatoon and one in Prince Albert. They are staffed by housing inspectors, property managers and support staff who handle property management in their regions. In addition the Prince Albert regional office handles northern housing delivery and mortgage administration.

STAFF DEVELOPMENT

Sask Housing believes that customer service is much more than being friendly and helpful. It is the recognition of client desires and the tailoring of programs to deliver affordable, appropriate housing as efficiently and cost effectively as possible.

To achieve this goal, our staff were involved in a number of training and orientation programs in 1990. These sessions included: Effective Writing, Desktop Publishing, Introduction to Micro Computers, Proactive Decision Making and Managing Human Resources, among others. In addition, several secretaries in the Corporation have enrolled in the Certified Professional Secretary Programs (CPS) and have successfully completed examinations to obtain CPS designations. One individual has also completed the second level of a sign language course in order to communicate with people with impaired hearing who are clients or who provide support services to the Corporation.



Auditor's Report

To the Members of the Legislative Assembly
Province of Saskatchewan

We have audited the consolidated balance sheet of the Saskatchewan Housing Corporation as at December 31, 1990, and the consolidated statements of operations and cash flows for the year then ended. These financial statements are the responsibility of the Corporation's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with generally accepted auditing standards. Those standards require that we plan and perform an audit to obtain reasonable assurance whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation.

In our opinion, these financial statements present fairly, in all material respects, the financial position of the Corporation as at December 31, 1990, and the results of its operations and the changes in its financial position for the year then ended in accordance with the accounting principles disclosed in Note 1 to the financial statements.

Peat Marwick Thorne
Chartered Accountants

Peat Marwick Thorne

Regina, Saskatchewan

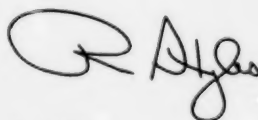
March 26, 1991

Management's Responsibility For Financial Statements

These financial statements have been prepared by management, which is responsible for the reliability, integrity and objectivity of the information provided. They have been prepared in accordance with the disclosed basis of accounting as described in the notes. Where necessary the statements include amounts that are based on informed judgements and estimates by management, giving appropriate consideration to reasonable limits of materiality. Other financial information in the Annual Report is consistent with that provided in the statements.

The Corporation's accounting system and related system of internal controls are designed to provide reasonable assurance that transactions are properly authorized and recorded, assets are safeguarded, and financial records are properly maintained to provide reliable information for use in the preparation of financial statements.

These financial statements have been approved by the Treasury Board and examined by the Corporation's external auditor.



Ron Styles
President



Larry Boys
Chief Financial Officer

SASKATCHEWAN HOUSING CORPORATION

	(in thousands)	
	1990	1989
Assets		
Cash and short term investments, at cost	\$ 26,827	\$ 26,587
Accounts receivable	8,978	9,452
Mortgages and loans	27,264	27,512
Land (note 2)	19,931	21,217
Investment in housing projects (note 3)	277,059	276,975
	\$360,059	\$361,743
Liabilities and Province's Equity		
Liabilities:		
Accounts payable and accruals	\$ 19,086	\$ 19,095
Unexpended grants - Province of Saskatchewan (note 4)	432	83
Accumulated capital provisions	8,846	8,269
Land profits holding account (note 5)	694	2,563
Long term debt (note 6)	319,986	320,191
	\$349,044	\$350,201
Province's Equity:		
Contributed surplus	\$ 11,015	\$ 11,542
Contingencies and commitments (Notes 8 and 9)		
	\$360,059	\$361,743

See accompanying notes to the financial statements.

**Consolidated
Statement of
Operations**
For the Year
Ended December 31

SASKATCHEWAN HOUSING CORPORATION

(in thousands)

	TOTAL		CORPORATE		NON-PROFIT HOUSING		RURAL HOUSING		PUBLIC HOUSING	
	1990	1989	1990	1989	1990	1989	1990	1989	1990	1989
Revenues:										
Land sales	\$ 247	\$ 770	\$ 247	\$ 770	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Rents and other income	21,768	21,121	1,162	1,149	10,947	10,945	1,742	1,697	7,917	7,330
Interest income	7,530	6,847	7,440	6,758	82	81	8	8	-	-
Federal subsidies	11,712	12,533	-	-	8,533	9,660	-	-	3,179	2,873
Grants from Province of Saskatchewan (note 4)	94,993	103,038	71,778	81,652	4,864	3,875	3,594	3,603	14,757	13,908
	\$136,250	\$144,309	\$80,627	\$90,329	\$24,426	\$24,561	\$ 5,344	\$ 5,308	\$25,853	\$24,111
Expenditures:										
Cost of land sales	\$ 149	\$ 616	\$ 149	\$ 616	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Interest expense (note 7)	36,256	35,558	2,253	1,916	16,897	17,100	2,584	2,650	14,522	13,892
Maintenance	6,941	6,597	618	463	2,492	2,531	889	773	2,942	2,830
Property operating	11,075	10,631	493	487	4,296	4,071	740	720	5,546	5,353
Amortization	1,274	1,180	4	4	184	162	780	738	306	276
Administration:										
Expenses	10,530	11,129	8,375	9,014	588	697	311	319	1,256	1,099
Recovered or Capitalized	(3,399)	(3,224)	(3,399)	(3,224)	-	-	-	-	-	-
Grants	68,760	76,701	67,513	76,082	-	-	-	-	1,247	619
Reduction in net realizable value of land	3,390	4,176	3,390	4,176	-	-	-	-	-	-
Loss provisions and other	1,274	945	1,231	795	(31)	-	40	108	34	42
	\$136,250	\$144,309	\$80,627	\$90,329	\$24,426	\$24,561	\$ 5,344	\$ 5,308	\$25,853	\$24,111
Net Operations	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

See accompanying notes to the financial statements.

**Consolidated
Statement of
Cash Flows**
For the Year
Ended December 31

SASKATCHEWAN HOUSING CORPORATION

	(in thousands)	
	1990	1989
Cash Provided By (Used In):		
Operating Activities:		
Charges to operations not requiring cash:		
Cost of land sales	\$ 149	\$ 616
Reduction in net realizable value of land	3,390	4,176
Provision for capital replacements	1,783	1,861
Amortization	1,274	1,180
Other losses	538	535
Payouts to Municipalities from land profits holding account	(2,400)	0
Decrease (increase) in non-cash working capital	2,454	(3,624)
	\$ 7,188	\$ 4,744
Investment Activities:		
Reduction (increase) of mortgages and loans	\$ (254)	\$ 1,242
Investment in housing projects	(2,669)	(7,614)
Investment in land	(2,203)	(2,614)
Capital replacements	(1,206)	(1,242)
Proceeds from sale of Staff Housing units	205	694
Transfer of Staff Housing sale proceeds to Consolidated Fund, Province of Saskatchewan	(616)	(1,094)
	\$ (6,743)	\$ (10,628)
Financing Activities:		
Repayments of long term debt	\$ (205)	\$ (72)
Net increase (decrease) in cash during the year	\$ 240	\$ (5,956)
Cash and short-term investments, beginning of year	26,587	32,543
Cash and short-term investments, end of year	\$ 26,827	\$ 26,587

See accompanying notes to the financial statements.

*Notes to Consolidated
Financial Statements*

December 31, 1990

Note 1

SASKATCHEWAN HOUSING CORPORATION

Significant Accounting Policies:

Basis of consolidation:

The consolidated financial statements include the accounts of Saskatchewan Housing Corporation and the Corporation's proportionate share of the net assets and revenues and expenditures of the joint venture projects in which it participates, as described in Notes 2 and 3.

Segmented information:

The Consolidated Statement of Operations reflects revenues and expenditures of the Corporation according to major program areas.

The Corporate segment includes interest (Note 7), corporate administration, land operations, Staff Housing rental operations, the Saskatchewan Mortgage Guarantee Program operations and grants and subsidies paid but not included in other segments (Note 4). Allocations of administration costs have been made to the Housing segments.

Interest is allocated to Public and Rural Housing projects based on rates established at project commitment date. These rates approximate market rates at the time, which are generally higher than the rates the Corporation pays on funds borrowed. For Non-profit Housing projects, interest is allocated based on the Corporation's weighted average cost of funds borrowed during the construction period for each project.

Grants from the Province of Saskatchewan:

Grant Revenue is recognized in an amount equal to program expenditures or deficits as applicable.

The Corporation received the following operating and program grants from the Consolidated Fund of the Province of Saskatchewan pursuant to provisions of Section 36 of **The Saskatchewan Housing Corporation Act**:

Housing Subsidies

These are related to housing for seniors and families with low to moderate incomes. Required monthly payments, based on occupants' incomes, usually do not fully recover project operating costs and debt amortization. The amounts recorded in the Consolidated Statement of Operations reflect the Corporation's share of operating deficits incurred on the Public and Rural Housing portfolios; subsidies paid to Urban Native and other non-profit sponsors; subsidies paid in respect of lease agreements under the Rent Supplement program; and net interest costs allocated to Non-profit Housing but not eligible for determining federal subsidies.

Net Operating

This grant includes net administration costs, capital losses, and losses on Non-profit Housing and land operations, less interest spreads earned.

Home Improvement Program and Other

These expenditures are accounted for on a cash basis.

Revenue recognition:

Sales of land intended for single family residential development are recorded at the earlier of receipt of total proceeds or completion of the first floor joist stage of construction. Other land sales are recorded at the earlier of receipt of total sale proceeds or the date by which all material conditions required of the vendor as specified in the sales agreement have been satisfied, and effective control of the property has passed to the purchaser.

The cost of lot sales is allocated in proportion to anticipated revenue for each project.

Pursuant to the direction of Treasury Board, net sales proceeds from disposition of Staff Housing units are returned to the Consolidated Fund of the Province of Saskatchewan.

The Corporation provides mortgage financing to purchasers of certain Rural Housing units. The intent when selling is to recover actual costs accordingly, these sales are not recognized in the Consolidated Financial Statements.

Investment in housing projects:

Completed Public and Non-profit Housing projects are carried at the lower of cost (which includes land, development, construction, administrative and carrying costs) and costs agreed to by Canada Mortgage and Housing Corporation (CMHC) less accumulated amortization. Rural Housing projects are carried at the lower of original cost and market value, less accumulated amortization. Major structural renovations not undertaken in conjunction with CMHC are capitalized to the extent that the costs incurred are determined to be recoverable from the Province.

Public Housing projects are closed out in the month in which construction is completed and renting can begin.

Amortization:

Investments in Non-profit, Public and Rural Housing projects are amortized over their estimated useful lives on the sinking fund basis over periods ranging from twenty-five to fifty years. Investments in Staff Housing projects are amortized on a straight-line basis over periods up to forty years.

Contributed surplus:

This balance relates to certain Rural Housing and Staff Housing assets transferred to the Corporation in previous years, and is being amortized to operations on the same basis as the related assets. Charges to Contributed surplus also include the net book value of units disposed of during the year.

Land:

Land is recorded at the lower of net realizable value and cost (which includes acquisition, development, administrative and carrying costs).

Interest capitalization:

Interest is capitalized on housing and land projects at rates established at individual project commitment dates, based on approximate market rates at the time.

SASKATCHEWAN HOUSING CORPORATION

Accumulated capital provisions:

In accordance with **The National Housing Act**, the Corporation provides each year for replacement of appliances and for building renovations at rates agreed to by the Canada Mortgage and Housing Corporation. These amounts are charged to Maintenance and credited to Accumulated Capital Provisions. Amounts are charged against Accumulated Capital Provisions as actual expenditures are incurred.

Saskatchewan Mortgage Guarantee Program:

Premiums received in respect of mortgage guarantees provided by the Corporation have been deferred, and are being taken into revenue on the basis of risk factors established by the Federal Department of Insurance.

Losses on individual mortgage guarantees are provided for on the basis of claims received and mortgage arrears as reported to the Corporation by lenders.

Home Improvement Program:

This Program includes grants and subsidies to eligible provincial homeowners, and other costs directly associated with the delivery of the program. In addition the Corporation is providing loan guarantees to lenders. Losses on individual loan guarantees are provided for on the basis of an assessment of the collectibility of loans which have been referred to the Corporation.

Fixed assets:

Purchases of office and specialized equipment are charged to operations in the year of purchase and gross proceeds on any disposal are recorded as revenue.

Note 2

Land	(in thousands)	
	1990	1989
Developed and under development	\$13,493	\$13,518
Held for future development	24,750	23,151
	\$38,243	\$36,669
Less: Accumulated provision for loss	18,312	15,452
	\$19,931	\$21,217

Land acquisitions and development projects are undertaken pursuant to joint venture agreements with various Municipalities. Costs have, in most instances, been shared ninety-five percent by the Corporation and five percent by the Municipalities. The Municipalities' accumulated equity of \$346,000 (1989 - \$316,000) is included in accounts payable and accruals.

Note 3

Investment in housing projects

	(in thousands)			
	1990	1989		
	Cost	Accumulated Amortization	Net Book Value	Net Book Value
Non-profit Housing	\$124,140	\$ 993	\$123,147	\$124,878
Public Housing	119,837	2,232	117,605	117,253
Rural Housing	33,297	5,560	27,737	28,903
Staff Housing and other	6,096	1,211	4,885	5,185
Projects under construction	3,685	-	3,685	756
	\$287,055	\$ 9,996	\$277,059	\$276,975

Non-profit Housing projects are wholly owned by the Corporation.

Public Housing projects are constructed and operated pursuant to joint venture agreements with Canada Mortgage and Housing Corporation (CMHC) and Municipalities. The Corporation's participation in these joint ventures is twenty percent in most instances for projects constructed prior to 1986; for those constructed since then the Corporation has a ninety-five or one hundred percent ownership interest.

Rural Housing projects are constructed and operated pursuant to joint venture agreements with CMHC. The Corporation's participation in these joint ventures is twenty-five percent in most instances.

SASKATCHEWAN HOUSING CORPORATION

Grants Receivable (Unexpended) - Province of Saskatchewan

	(in thousands)			
	Balance January 1, 1990	Received From Consolidated Fund	Recognized As 1990 Revenues	Balance December 31, 1990
Home Improvement Program	\$ (152)	\$ 62,776	\$ 64,424	\$ 1,496
Housing Subsidies	(138)	24,377	24,180	(335)
Net Operating	346	7,938	6,021	(1,571)
Other Grants	(139)	251	368	(22)
TOTAL - 1990	\$ (83)	\$ 95,342	\$ 94,993	\$ (432)
TOTAL - 1989	\$ (2,126)	\$100,995	\$103,038	\$ (83)

Note 5

Land profits holding account

	(in thousands)	
	1990	1989
Balance, January 1	\$2,563	\$2,489
Profit (loss) on land sales	39	(31)
Interest credited	492	105
Payouts to Municipalities	(2,400)	-
Balance, December 31	\$ 694	\$2,563

Profits earned on land development projects are distributed according to agreements with the Municipalities, which specify the percentage of profits to be transferred to a holding account for social or recreational development in the Municipalities, or for other purposes as deemed appropriate by the Corporation. Individual project balances are subject to release pending determination of final costs, receipt of the last lot sale proceeds, and approval by the Corporation.

Note 6

Long term debt

	(in thousands)	
	1990	1989
Advances repayable to the Consolidated Fund, Province of Saskatchewan:		
Year Repayable	Weighted Average Interest Rate	
1995	8.66	\$ 19,736
1996	9.08	27,274
1997	8.98	43,407
1998	9.41	21,030
1999	10.34	35,578
2000	12.48	31,887
2001	15.51	42,075
2002	14.80	76,686
2003	12.15	10,240
2004	12.96	9,391
		\$317,304
CMHC land assembly loans at interest rates varying from 9.75% to 10.75%, secured by land inventory and repayable based upon future lot sales from 1991 to 2011.		2,040
Bank loan, unsecured and repayable in monthly amounts of \$14,000, including interest at 12%; due April 1, 1991.		642
		\$319,986
		\$320,191

Note 7

SASKATCHEWAN HOUSING CORPORATION

Interest expense

	(in thousands)	
	1990	1989
Interest incurred	\$38,965	\$38,645
Less: Interest capitalized	(2,195)	(2,536)
Interest recovered	(514)	(551)
	\$36,256	\$35,558

Note 8

Contingencies

Home Improvement Loan Program

Commencing in September, 1986 the Corporation has provided loan guarantees to lenders pursuant to the Home Improvement Loan Program. Loans to borrowers are guaranteed to a maximum of \$10,000 and are to be amortized over periods not exceeding ten years. As at December 31, 1990 a total of 72,297 (1989 - 72,578) loan guarantees were in effect, and the outstanding balance of loans guaranteed approximated \$355,331,000 (1989 - \$388,658,000).

Saskatchewan Mortgage Guarantee Program

During 1986 and 1987 the Corporation provided mortgage guarantees to lenders financing certain new housing construction. As at December 31, 1990 a total of 495 (1989 - 577) mortgage guarantees were in effect and the outstanding balance of mortgages guaranteed was \$37,518,000 (1989 - \$44,030,000).

Note 9

Commitments

The Corporation had the following approximate commitments as of December 31, 1990:

- (a) Construction expenditures of \$531,000
- (b) Land development expenditures of \$1,390,000
- (c) Lease payments over the next five years in the following annual minimum amounts:

1991	-	\$898,000
1992	-	494,000
1993	-	434,000
1994	-	445,000
1995	-	455,000

Note 10

Subsequent event - Transfers to Department of Community Services

A decision announced by the Province of Saskatchewan in January, 1991 regarding the streamlining of government departments will result in the April 1, 1991, transfer of budgetary responsibility for corporate administration and certain program expenditures to the Department of Community Services.

Note 11

Related party transactions

Transactions with Saskatchewan's Crown controlled departments, agencies and corporations are conducted at market prices.

Note 12

Comparative information

Certain 1989 financial information has been reclassified to conform with the 1990 presentation.